

Certificate Number: 13858-PAE-DE-034169610

Bankruptcy Case Number: 15-16724



13858-PAE-DE-034169610

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 2, 2020, at 6:08 o'clock PM EST, Denise Holmes completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 2, 2020

By: /s/Victoria Tzitzis

Name: Victoria Tzitzis

Title: Counselor